

## C L A I M S

1. An electronic purse data carrier for performing monetary transactions, comprising a storage means for storing one or more payment units each having a respective monetary value, each of said  
5 payment units comprising an age information evaluable for delimiting the use of the payment unit, and each of said payment units having a respective unique payment unit-ID.
2. The carrier according to claim 1, in which said age information reflects the extent of transactional use of the respective payment  
10 unit.
3. The carrier according to claim 2, in which said age information represents a date information.
4. The carrier according to claim 3, further comprising a processor for read and/or write access to said storage means, and means for  
15 updating said age information whenever a transaction has been performed with a respective payment unit.
5. The carrier according to claim 4, further comprising means for splitting a parent payment unit having a given non-minimum parent monetary value into a plurality of child payment units each having  
20 a child monetary value smaller than the parent value, the sum of child monetary values being the same as the parent monetary value, and means for transferring a respective age information from said parent unit to the plurality of child payment units, means for joining a plurality of single payment units having a given total  
25 monetary value into a joined payment unit having a corresponding same monetary value, and means for generating a resulting age information for said joined payment unit according to a predetermined rule.

6. The carrier according to claim 5, further comprising means for generating a patching pattern for splitting and/or joining payment units according to storage requirements present on the carrier.

7. The carrier according to claim 5, further comprising means for 5 excluding a payment unit from an intended split or join process if said payment unit has exceeded a predetermined change threshold age level.

8. The carrier according to claim 7 further comprising a plurality of payment units of different monetary value.

10 9. The carrier according to claim 1 further comprising means for storing personal Identification Data associated with one or more payment units.

10. A banking terminal device for accessing purse data stored in a storage means of an electronic purse data carrier for performing 15 monetary transactions, the storage means storing one or more payment units each having a respective monetary value, characterized by each of said payment units comprising an age information evaluable for delimiting the use of the payment unit, and each of said payment units having a respective unique payment 20 unit-ID, the banking terminal device comprising:

implemented program means for verifying said age information, and implemented program means for resetting said age information after successful verification of said payment unit.

11. A trading transaction device comprising:  
25 means for entering a trading price,  
an input interface for a first mobile electronic purse data carrier for performing monetary transactions, the carrier comprising a storage means for storing one or more payment units each having a respective monetary value, characterized by each of

said payment units comprising an age information evaluable for delimiting the use of the payment unit, and each of said payment units having a respective unique payment unit-ID,

a connective interface to a second such carrier, and

5 means for updating the storage means of both carriers according to the transaction to be traded.

12. A method for managing electronic payments with an electronic purse data carrier, comprising the steps of:

checking for each transaction if age information of a payment  
10 unit being part of the transaction has exceeded a predetermined transaction age threshold level, and

restricting the use of a payment unit with an exceeded transaction age threshold level.

13. The method according to claim 12, comprising the steps of:

15 using an age counter mechanism for checking the age information of a payment unit, the counter mechanism being implemented by encrypting a target number X, by successively applying, a total of m-times, a private key to a source key and the respective application result, said source key representing unused  
20 age information, said target number X being the result of applying, a total of n-times, a public key to said source key, on each payment transaction applying said public key on said age information yielding a respective current age data, and

checking for each transaction if the age information of a  
25 payment unit being part of the transaction corresponds to the target number X.

14. The method according to claim 13, in which repetitive application of the public key to said source key, and the respective application results yields a monotone varying function  
30 with a transaction age threshold value corresponding to said target number X.

15. A computer program product stored on a computer usable medium comprising computer readable program means for causing a computer to manage electronic payments with an electronic purse data carrier, where the carrier stores age information corresponding to payment units stored thereon, the computer program product causing the computer to perform the steps of:

checking for each transaction if age information of a payment unit being part of the transaction has exceeded a predetermined transaction age threshold level, and

10 restricting use of a payment unit with an exceeded transaction age threshold level.